- 1. (Currently amended) A method for providing a receipt to users a user of an Automated Teller Machine, ATM, comprising:
  - a) receiving at a host terminal, which is controlled by a bank and which controls functionality of the ATM, receipt information from a point of sale or self service terminal the ATM, which receipt information describes transactions undertaken by the users at the ATM;
  - b) <u>for each of said transactions</u>, <del>creating</del> <u>printing</u> an image of a receipt using <del>the</del> <u>respective</u> receipt information; and
  - c) including the receipt <u>image</u> <u>images</u> in a <u>periodic</u> <u>monthly</u> customer bank or account <u>statement</u> <u>statements</u> sent to the <u>user</u> <u>users</u>.
- 2. (Original) A method as claimed in claim 1, further comprising defining a format or layout for the receipt image using a template or form.
- 3. (Currently amended) A method as claimed in claim 2, further comprising storing the template or form at the point of sale or self service terminal ATM, and sending the receipt information in or with the template to the host terminal.

- 4. (Original) A method as claimed in claim 2, further comprising storing the template or form at the host terminal, and using the receipt information and the template or form to create the receipt image.
- 5. (Original) A method as claimed in claim 4, wherein a plurality of templates are stored at the host terminal.
  - 6. (Cancelled)
- 7. (Currently amended) A system for providing a receipt to a user, the system comprising:
  - a) an Automated Teller Machine, ATM, which
    - i) undertakes a transaction with the user and
    - ii) generates receipt information which
      describes the transaction;

### means for receiving at a host terminal

- b) a host which
  - i) is controlled by a bank and controls functionality of the ATM
  - <u>ii) receives the</u> receipt information from the ATM;

# c) means for including

- <u>iv)</u> causes the receipt image <u>to be</u> <u>included</u> in a <del>periodic</del> <u>monthly</u> customer bank or account statement sent to the user.
- 8. (Original) A system as claimed in claim 7, further comprising a template or form for defining a format or layout for the receipt image.
- 9. (Currently amended) A system as claimed in claim 8, wherein the template or form is stored in the self-service or point of sale terminal, and the self-service or point of sale terminal ATM, and the ATM is operable to send the receipt information in or with the template or form to the host terminal.
- 10. (Original) A system as claimed in claim 8, wherein the template or form is stored in the host, and the host is operable to generate the receipt image by including the receipt information received from the point of sale or self-service terminal in the template or form.

- 11. (Currently amended) An automated teller machine (ATM) comprising:
  - <u>a)</u> an ATM receipt image template;
  - b) a computing system which

## means for providing

i) generates ATM transaction information which describes an ATM transaction when an ATM customer carries out an ATM transaction; and

## means for sending

- <u>ii)</u> sends the ATM transaction information to a remote terminal together with or in association with the ATM receipt image template.
- 12. (Currently amended) A self service or point of sales terminal comprising A system, comprising:
  - a) a host computer which is controlled by a bank;
  - b) an Automated Teller Machine, ATM, which includes
    - i) a communication link connecting with the host computer, and
    - ii) a receipt image template which

describes layout of receipt-type information for a transaction with a customer, which information includes

- A) date of transaction,
- B) amount of transaction,
- C) identity of ATM, and
- D) account number involved in the
  transaction;
- iii) a computing system which
  - A) undertakes a transaction with a user,
  - B) creates receipt-type information which describes the transaction, and
  - C) transmits the receipt-type information to the host computer,

# in which system the host computer

- A) prints a receipt image using (1) the receipt-type information and (2) the template, and
- B) includes the receipt image in a monthly account statement sent to the customer.

means for receiving transaction information;

means for sending the transaction information to a remote terminal together with or in association with the receipt image template.

- 13. (Currently amended) A method of operating an automated teller machine (ATM) to provide an ATM customer carrying out an ATM transaction at the ATM with an ATM transactional receipt, the method comprising:
  - a) generating receipt information associated with the ATM transaction;
  - b) creating printing an image of the ATM transactional receipt based upon the receipt information associated with the ATM transaction; and
  - c) delivering the image of the ATM transactional receipt to the ATM customer, along with a periodic monthly bank statement delivered to the customer.

#### 14. (Cancelled)

- 15. (Currently amended) An automated teller machine (ATM) comprising:
  - a) a communication link with a host computer;

and

# b) a computer system within the ATM which means for generating

i) generates receipt information associated with which describes an ATM transaction carried out by an ATM customer;

## means for creating

<u>ii)</u> creates an image of an ATM transactional receipt based upon the receipt information associated with the ATM transaction; and

# selecting means for enabling-

- iii) enables the ATM customer to select a location other than at the ATM at which the image of the ATM transactional receipt is to be provided; and iv) sends the image to the selected location.
- 16. (Previously presented) ATM according to claim 11, in which the ATM prints no receipts for customers.
  - 17. (Previously presented) ATM according to claim 11, in

which the ATM contains no printer which prints receipts for customers.

- 18. (Currently amended) A terminal An ATM according to claim 12, in which the terminal prints no receipts for customers.
- 19. (Currently amended) A terminal An ATM according to claim 12, in which the terminal contains no printer which prints receipts for customers.
- 20. (Previously presented) ATM according to claim 15, in which the ATM prints no receipts for customers.
- 21. (Previously presented) ATM according to claim 15, in which the ATM contains no printer which prints receipts for customers.